

22. (Newly added) The remote access device as defined in claim 21, wherein the controller is further configured to control the transmitter to transmit at least one checksum bit for error detection.

23. (Newly added) The remote access device as defined by claim 22, wherein the function code defines a function selected from the group consisting of: automatic financial transaction machine access, a test code, an automobile lock, and a distress call.

24. (Newly added) The remote access device as defined by claim 21, wherein the remote access device is configured for attachment to a key ring.

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25. (Newly added) A system for providing cardless access to a financial transaction machine comprising:

a remote access device having a single user-depressable button, a memory configured to store user identification data, including track 1 and track 2 data and a function code, a low-power transmitter, and a controller configured to control the transmitter to transmit the track one and track two data and function code, in direct response to a manual depression of the user-depressable transmit button, without any verification of user identification data;

an automated financial transaction machine having a magnetic card reader and receiving means for receiving data transmitted from the remote access device via electromagnetic waves, the receiving means being operatively and electrically connected to the magnetic card reader; and

a network for communicating user identification data to a remote location.

REMARKS

Status of Present Application

The Office Action rejected all claims 1-20, base primarily on U.S. Patent 5,550,358 to Tait *et al.*. By way of the foregoing amendments, claims 1-20 have been canceled, and new claims 21-25 have been added. Applicant respectfully submits that the newly added claims patently define the present invention over Tait.